

REMARKS

By this Amendment, claims 1-4, 8 and 12 are amended to merely clarify the recited subject matter. Claims 1-14 are pending.

Applicants submit that the amendments to the claims overcome the rejection of claims 1-13 under 35 U.S.C. 112, second paragraph.

Claims 1, 6-8 and 12 were rejected under 35 U.S.C. 102(e) based on Fournies et al. (U.S. 5,854,975; hereafter "Fournies") and claims 2-5, 9-11, 13 and 14 were rejected under 35 U.S.C. 103(a) as being obvious from Fournies. Applicants traverse the rejections because Fournies fails to teach or suggest the claimed method (independent claim 1), arrangement (independent claim 8) and network element (independent claim 12) wherein at least two different ways of updating credit are defined, the different ways of updating differing from each other at least in the way the credit is calculated, and wherein, the way of calculating the credit is selected based on the type of a last used voucher and based on the type of the new voucher, as recited in the rejected claims.

Rather, Fournies in general, and particularly at col. 12, lines 22-27, merely teaches two types of prepaid calling cards exit; however, Fournies fails to disclose, teach or suggest how a subscriber's credit may be calculated or that there may be two different ways to calculate the credit.

Further, col. 12, lines 48-60, merely discloses how a validity of a prepaid calling card may be determined by checking whether the prepaid calling card has been used earlier. However, that disclosure fails to teach maintaining information about a last used voucher of the subscriber. This is because, in Fournies, the checked information does not indicate who used the prepaid calling card, or when it was used; rather, the checked information merely indicates that the calling card was used.

In fact, Fournies actually teaches away from the claimed invention. At col.12, lines 61-63, Fournies teaches using a new prepaid calling card type when subscriber's account is credited; that is contrary to the claimed invention in which both the last used voucher type and the new voucher type are used when the way of calculating the credit is selected.

Accordingly, Applicants submit that the claimed invention is patentable over the cited prior art of Fournies.

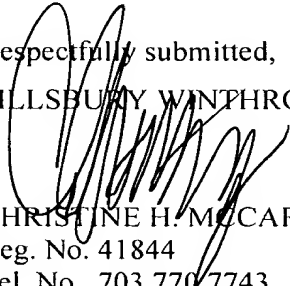
In view of the foregoing, the pending claims are believed to be in form for allowance, and a notice indicating such is hereby solicited. If any point remains in issue which the

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Examiner feels may be best resolved through a personal or telephone interview, please contact the undersigned at the telephone number listed below.

Please charge any fees associated with the submission of this paper to Deposit Account Number 033975. The Commissioner for Patents is also authorized to credit any over payments to the above-referenced Deposit Account.

Respectfully submitted,
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